



2017 Open Enrollment Action Checklist For COBRA Participants

Open Enrollment Period: May 8 – 26, 2017
Coverage Effective Date: July 1, 2017

It's Open Enrollment time, your once-a-year opportunity to enroll or make changes to your benefits!

All of the information you need for a successful Open Enrollment is located at de.gov/statewidebenefits (Select the "Open Enrollment" button, then choose the button for "COBRA Participants").



What You Need To Know:

- Aetna will be the only health plan administrator for the HMO Plan and the CDH Gold Plan as of July 1. The IPA/HMO Plan and CDH Gold Plan offered through Highmark Delaware will no longer be available effective July 1. Highmark Delaware will continue to administer the First State Basic PPO Plan and Comprehensive PPO Plan.
 - *Currently enrolled in either the Highmark Delaware IPA/HMO or Highmark Delaware CDH Gold Plan?*
 - **If you take no action during Open Enrollment, you will be automatically defaulted into the corresponding Aetna HMO Plan or Aetna CDH Gold Plan for the plan year that begins July 1.**
 - **Important:** HMO members are required to select a Primary Care Provider (PCP). Employees who default or enroll in the Aetna HMO Plan and do not select a PCP during Open Enrollment will have one assigned to them by Aetna (based on location/proximity of the member to the provider's office).
- The benefit plan premiums (or rates) and the benefit plan designs for the health, dental and vision plans will not change on July 1.
- NEW consumerism resources are available to help you make informed decisions:
 - Mini-Videos – A curriculum of short, educational videos (5-10 minutes each) is available to help you learn more about what's new for the plan year that begins July 1 (FY18), the various health plans available and how to comply with the Spousal Coordination of Benefits Policy if you will be covering your spouse on your health plan.
 - Interactive Open Enrollment Benefits Guide – This online tool replaces the standard, static Open Enrollment PDF booklet by using audio, screen interaction and navigation demos of the SBO website to help you learn about available benefits.



What You Need To Do:

Call To Action

➡ Use the checklist below to help you navigate the Open Enrollment process.

Be an engaged consumer and actively participate in Open Enrollment:

- ☐ Access the NEW consumerism resources and other important information at de.gov/statewidebenefits (Select the “Open Enrollment” button, then choose the button for “COBRA Participants”).
- ☐ Review your benefits coverage.

Enroll, make changes or terminate coverage for you or your spouse/dependent(s):

- ☐ **For Health, Dental or Vision coverage:** You **MUST** submit your completed application(s) to the Statewide Benefits Office as per the instructions on the COBRA Open Enrollment link **no later than May 26, 2017**.
- ☐ **If enrolling in an HMO plan,** make sure your health or dental provider participates in the plan **before you enroll**. **Note:** There are no out-of-network benefits in an HMO plan and you cannot change plans during the plan year if your provider decides to no longer participate in the plan.
- ☐ **If enrolling a spouse or dependent for the first time:** Remember that you **MUST** supply additional documentation (*Spouse: Copy of marriage/civil union certificate; Dependent: Copy of birth certificate or other legal document*) to the Statewide Benefits Office.
- ☐ **Complete a new Spousal Coordination of Benefits Form online if you will cover your spouse** on your health (Aetna or Highmark Delaware) plan on July 1. This is **REQUIRED EACH OPEN ENROLLMENT** and **MUST** be completed online during Open Enrollment or your spouse’s coverage will be reduced on July 1. The Spousal Coordination of Benefits Policy, Guide and Form are available at www.ben.omb.delaware.gov/documents/cob.
- ☐ Complete a Dependent Child Coordination of Benefits Form **ONLY** if you are newly enrolling a dependent(s) on your health (Aetna or Highmark Delaware) plan for July 1 **AND** the dependent(s) have other health coverage. Select the “Dependent Child Coordination of Benefits Policy and Form” link under *Enrollment*.
- ☐ **Have questions about COBRA coverage or rates?** Contact the Statewide Benefits Office (SBO) by phone at (302) 739-8331 or 1-800-489-8933 and ask for Colleen Kondelis.
- ☐ With the exception of the Highmark IPA/HMO and Highmark CDH Gold Plan changes noted on page 1, **if you do NOT enroll, make changes or terminate coverage**, your plan coverage for the current plan year will continue to carry over into the new plan year effective July 1.